

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lakhwinder Singh
Heather Lynn Singh
Debtors

Case No. 21-02095-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 12, 2025

User: AutoDocke
Form ID: ordsmiss

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Lakhwinder Singh, Heather Lynn Singh, 76 N. Kennedy Drive, McAdoo, PA 18237-1908
5437509	+ CACL FCU, 401 Beechwood Avenue, Mar Lin, PA 17951-9800
5437511	+ Carrie Gerding, Esq, 120 CORPORATE BLVD, Norfolk, VA 23502-4952

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkfilings@zwickerpc.com	Mar 12 2025 18:48:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
cr	+ EDI: PRA.COM	Mar 12 2025 22:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5437507	+ Email/PDF: bncnotices@becket-lee.com	Mar 12 2025 19:19:33	American Express, PO BOX 981537, El Paso, TX 79998-1537
5438272	+ Email/Text: bkfilings@zwickerpc.com	Mar 12 2025 18:48:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
5437508	^ MEBN	Mar 12 2025 18:45:32	Bureau of Accounts Management, 3607 Rosemont Ave, Ste 502, Camp Hill, PA 17011-6943
5437512	+ EDI: PHINGENESIS	Mar 12 2025 22:44:00	CB Indigo, PO BOX 4499, Beaverton, OR 97076-4499
5437510	+ EDI: CAPITALONE.COM	Mar 12 2025 22:44:00	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
5437510	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 12 2025 18:54:39	Capital One Bank USA NA, PO BOX 31293, Salt Lake City, UT 84131-0293
5437513	+ EDI: CITICORP	Mar 12 2025 22:44:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
5437519	EDI: CITICORP	Mar 12 2025 22:44:00	Macy's/DSNB, 911 Duke BLVD, Mason, OH 45040
5441201	EDI: Q3G.COM	Mar 12 2025 22:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5437514	^ MEBN	Mar 12 2025 18:45:13	Financial Recoveries, 200 East Park Drive, Ste 100, Mount Laurel, NJ 08054-1297
5437515	+ EDI: AMINFOFP.COM	Mar 12 2025 22:44:00	First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

5437515	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 12 2025 18:54:46	First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5437517	+ EDI: JPMORGANCHASE	Mar 12 2025 22:44:00	JPMCB - Card Services, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801-3971
5437517	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 12 2025 18:54:31	JPMCB - Card Services, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801-3971
5443028	+ Email/Text: RASEBN@raslg.com	Mar 12 2025 18:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5437518	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2025 18:54:31	LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269
5438262	Email/PDF: resurgentbknotifications@resurgent.com	Mar 12 2025 18:54:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5437520	+ Email/Text: Bankruptcies@nragroup.com	Mar 12 2025 18:48:00	NTL Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
5440560	+ EDI: AGFINANCE.COM	Mar 12 2025 22:44:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5437521	+ EDI: AGFINANCE.COM	Mar 12 2025 22:44:00	Onemain, 100 International Drive, 15th floor, Baltimore, MD 21202-4784
5437523	EDI: PRA.COM	Mar 12 2025 22:44:00	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
5446653	EDI: PRA.COM	Mar 12 2025 22:44:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5437516	Email/Text: signed.order@pfwattorneys.com	Mar 12 2025 18:47:00	Ian Winograd, Esq., Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
5437524	Email/Text: signed.order@pfwattorneys.com	Mar 12 2025 18:47:00	Second Round Sub, LLC, 7 Entin Road, Parsippany, NJ 07054
5447015	+ Email/PDF: ebnotices@pnmac.com	Mar 12 2025 18:54:41	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5437522	+ Email/PDF: ebnotices@pnmac.com	Mar 12 2025 18:54:41	Pennymac Loan Services LLC, 6101 Condor Drive, Moorpark, CA 93021-2602
5449043	+ EDI: JEFFERSONCAP.COM	Mar 12 2025 22:44:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
5437718	^ MEBN	Mar 12 2025 18:45:29	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5447078	EDI: AIS.COM	Mar 12 2025 22:44:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5447078	Email/PDF: ebn_ais@aisinfo.com	Mar 12 2025 18:54:38	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5437525	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 12 2025 18:54:47	Wells Fargo Bank Card Services, PO BOX 14517, Des Moines, IA 50306-3517
5439555	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 12 2025 18:54:41	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5437526	+ Email/Text: bkfilings@zwickerpc.com	Mar 12 2025 18:48:00	Zwicker & Associates, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PennyMac Loan Services LLC blemon@kmlawgroup.com
Charles Laputka	on behalf of Debtor 1 Lakhwinder Singh claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Charles Laputka	on behalf of Debtor 2 Heather Lynn Singh claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re:

Lakhwinder Singh,

Chapter 13

Debtor 1

Heather Lynn Singh,

Case No. 5:21-bk-02095-MJC

Debtor 2

Order

Upon consideration of the Motion to dismiss the case, and having afforded notice and an opportunity for hearing,

ORDERED that the case is hereby dismissed as to both Debtors.

Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: March 12, 2025

ordsmiss (05/18)